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GRT PROBLEMS OF WOMEN ENTREPRENEURS IN INDIA

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Abstract:-Entrepreneurs play a significant role in economic and social development of the nation. The government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Women entrepreneurship are reduce the problem of employment. The self employed woman is gaining better status in their family and society. Women in India faced problems such as financial problem, dual responsibilities, competition, low level management skills, lack of knowledge of availability of the raw materials, lack of knowledge of latest technological changes, lack of installation of new machineries etc.

Government of India has introduced policy measures to promote the status and a level of women entrepreneurship in the country. But unfortunately the government activities have benefited only a small number of women. So the Indian government should take efforts for development of women entrepreneurship.

Keywords:Women Entrepreneurs , economic and social development , Indian society .

INTRODUCTION :-

Entrepreneurs play a significant role in economic and social development of the nation. The contribution of women in the family as well as socio and economic development are very important. Nehru said, "Women should be uplifted for the upliftment of the nation, for if a women is uplifted, society and nation is uplifted; women empowerment plays a vital role in the progress of a family, community, nation and as a whole. According to swami Vivekanand, "There is no chance for the welfare of the world unless the condition of the women is improved. It is not possible for a bird- to fly on one wing". Therefore women empowerment is giving power to women. Even after 66 years of independence women in India are struggling for entrepreneurial freedom. However, Indian women to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological setup has been a male dominated one. She has to face various socio economic problems even after getting permission from family. The transformation of social fabric of the Indian Society, in terms of increased educational status of women and varied aspiration for better living. Ability to success in entrepreneurship and knowing how to win are the strengths of the Indian women entrepreneurs.

At present both central and state government are giving incentives, concessions and subsidies to entrepreneurs to start their own enterprises, particularly in industrially backward areas. When the women entrepreneurs are more in rural area, they can provide better employment opportunities to the public. As a result per capita income of the country will increase; it will lead to overall economic growth.

ENTREPRENEURSHIP:

An entrepreneurs is one who create a new business in the face of risk and uncertainty for the purpose of achieving profit and growth by identifying significant opportunities and assembling the necessary resources to capitalise on them.

Entrepreneurs are the persons who provide various new products, service, new concepts and new ideas to the society. They are the people who make society dynamic and changing.

According to Peter Drucker, an entrepreneur is one who always searches for change, responds to it and exploits it as

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an opportunity. Innovation is an instrument of entrepreneurship. An entrepreneur innovates and creates resources because there is no such thing as resource until someone finds a use for something and endows economic value to it. Oxford Dictionary definition of entrepreneur, 'A person who organises and manages any enterprise, esp. a business, usually with considerable initiative and risk. An employer of productive labour; contractors, to deal with or initiate as an entrepreneur.

Thus an entrepreneur is a person in an organisation with a vision, originality and daring personally, who acts as the leader and co-ordinates different factors of production in the right proportion to achieve the optimum results.

EMPOWERMENT OF WOMEN:

In the context of women empowerment is referred as a process whereby women become able to organise themselves to increase self reliance, women empowerment is a stage of acquiring power for women in order to understand her rights and to perform her responsibilities towards on self and others in a most effective way. In the words of ex-president APJ Abdul Kalam, "Empowering women is prerequisite for creating a good nation, when women are empowered society with stability is assured, empowerment of women is essential as their thoughts and their value system lead to the development of good family, good society and ultimately a good nation."

When women are empowered it does not mean that another individual becomes powerless on the country, if a women is empowered her competencies to words, decision making will surely influence her family's behaviour. In advance countries the numbers of self employed women are increased after the world war. In USA, women own 25% of all business, in Canada, women own one third of small business and in France it is one fifth. Enhancement of skills, capacity building gaining self-confidence and meaningful participation in decision making women's development is directly related with national development.

CONCEPT OF WOMEN ENTREPRENEURS:

Women entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women.

It means women entrepreneur in India represent a group of women who have broken away from the beaten track and are exploring new vistas of economic participation.

When proper education and environment are given, the social taboo can be broken-up and women force can be used as a good human resource potential for the development of nation. Today we can see educated women liberate themselves from the unwanted customs and habits and prove themselves to be good professionals in various fields.

Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. They should explore the prospects of starting new enterprise; undertake risks, introduction of new innovations, coordination, control of business and providing effective leadership in all aspects of business.

WOMEN ENTREPRENEUR IN INDIA:

Women contribute 50% total world population women constitutes about 48% of population in India, but their participation in economic activity is only 34%. At present increasing educational and training facilities, new economic policy and changing socio-economic and political environment are encouraging women to enter into entrepreneurship. In India women running successful enterprises from involving in various activities such as beauty parlour, papad making, agarbatti making, poli-bhaji kendra etc.

A rural women entrepreneur is a women or group of women who undertake organise and run an enterprise in a rural area. In agricultural sector various Mahila group are running small unit of Awala Candi, making Awala Juice, Milk Plants, Chilling Centres, Chees, Paneer, Butter and pure ghee manufacturing etc. Now a day women are ready to take risks, challenges and prove themselves successful manufacturer. At present the central and state governments are giving incentives to entrepreneurs, due to these incentives and subsidies have attracted the entrepreneurs. Several programmes have been taken up by the government in India for the welfare of women therefore Indian women are participating in activities of manufacturing and sales area. But the work of entrepreneurs is male dominated. It is estimated that women entrepreneurs presently comprise about 10% of the total numbers of entrepreneurs in India, with the percentage growing every year.

CLASSIFICATION OF WOMEN ENTREPRENEURS:

The classification of women entrepreneurs are as follows :

1) On the basis of business 2) on the basis of behaviour 3) professional based 4) area based 5) gender based 6) age based 7) specific based.

IMPORTANCE OF WOMEN ENTREPRENEURSHIP:

Women entrepreneurship are reduce the problem of employment. The self employed women is gaining better status in their family and society. Due to self employed she meeting the financial requirement of family. Women entrepreneurship reduce the concentration of economic power. Women entrepreneurship through enhancing their status with men also live to the integration women in economic development. Entrepreneurial development among women are provide large scale employment and promotes balanced regional development. Women are forced to take responsibilities to become of the family because of death of spouse, divorce.

The entrepreneur women meet the financial requirement of family. Through their economic independence automatically women gets empowerment also. It stimulates equitable redistribution of wealth and income thus for socio and economic development of nation women entrepreneurship is very significant.

FUNCTIONS OF WOMEN ENTREPRENEUR:-

Frederick Harbison in his article, "Entrepreneurial organisation as a factor in economic development" Specifies the following functions for women entrepreneur - 1) explore prospectus of starting new enterprises 2) the undertaking of risks and the handling of economic uncertainty 3) introduction of innovation 4) co-ordination administration and control 5) routine supervision.

PROBLEMS OF WOMEN ENTREPRENEURSHIP IN INDIA:

Women in India faced following problems-

1)Financial problem - The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs' lacks of access to external funds due to their inability to provide tangible security very few women have the tangible property in hand.

2)Dual responsibilities - Women entrepreneurs play duel role in their life. Indian women has to perform dual responsibility one as entrepreneur and another at family as member or wife. Only few women are able to manage both home and business efficiently. Thus the women have to very difficult to perform dual responsibility.

3)Competition - Women entrepreneurs have to face a stiff competition with the men entrepreneurs who easily involve in various activities of production or marketing.

4)Low level management skills - Women entrepreneurs have low level management skills. They have to depend on office staff to get things done, especially the marketing and sales side of business.

5)Lack of knowledge of availability of the raw materials- Getting the raw materials from different source with discount prices is the factor that determines the profit margin. Women entrepreneurs haven't knowledge about raw materials and other things from various places.

6)Lack of knowledge of latest technological changes - The literacy rate of women in India is found at low level compared to male population. They are ignorant of new technologies or unskilled in their use.

7)Lack of installation of new machineries - Women entrepreneurs can not taking risk in investment of installation of new machineries for expansion of the production capacity.

8)Lack of awareness about the financial assistance in the form of incentives, loans, schemes etc. by the institutions in the financial sector.

9)Lack of self confidence - the family members and the society are not willing to stand by women with entrepreneurial development potential. In such a situation women should develop their self confidence to handle this types of barriers.

10)Social taboos - The social attitude is even now against the independent functioning of women in spite of the latent talents and education, they are not in a position to use them for want of appreciation and recognition by her own family members.

SUGGESTIONS TO OVERCOME THE PROBLEMS OF INDIAN WOMEN ENTREPRENEURS:

The following are the suggestions to overcome the problem of women entrepreneurs-

Problems Of Women Entrepreneurs In India

- 1) Government should provide separate financial fund to women entrepreneur.
- 2) We should provide special infrastructure facilities whatever they need.
- 3) Better educational facilities and schemes should be extended to women folk from government part.
- 4) Government should arrange adequate training programme on management skill to be provided to women entrepreneurs.
- 5) Women should try to upgrade themselves in the changing times by adapting the latest technology benefits.
- 6) To establish All India Forums to discuss the problems grievances of women entrepreneurs and giving suitable decision in favour of women entrepreneurs.
- 7) Industrial exhibitions, seminars and conferences should be organised to help women to facilitate interaction with other women entrepreneurs.

CONCLUSION:

In India women entrepreneurs play a very important role in the development of the country. Women entrepreneurs are those who organise, own, manage and assume the risks of a business. Women are expected to innovate, imitate or adopt economic activities to be called women entrepreneurs. Women entrepreneurs in India have faced many problems at the start as well as the operating stage. The Government of India has introduced policy measures to promote the status and a level of women entrepreneurship in the country. But unfortunately the government activities have benefited only a small number of women. The large majority of them are still unaffected by change and development have benefited only a small section of women i.e. the urban middle class women. So the Indian government should take efforts for the development of women entrepreneurship.

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